

**Information to identify the case:**

Debtor 1	<b>Judith Negual</b>	Social Security number or ITIN	<b>xxx-xx-8508</b>
	First Name Middle Name Last Name	EIN	__-____-
Debtor 2		Social Security number or ITIN	____-
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____-
United States Bankruptcy Court	<b>District of New Jersey</b>	Date case filed in chapter	<b>13 8/11/14</b>
Case number:	<b>14-26476-JNP</b>	Date case converted to chapter	<b>7 11/14/16</b>

**Official Form 309A (For Individuals or Joint Debtors)****Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Judith Negual	
2. All other names used in the last 8 years		
3. Address	19 South State Street Vineland, NJ 08360	
4. Debtor's attorney Name and address	Joseph J. Rogers Washington Professional Campus 900 Route 168 Suite 1-4 Turnersville, NJ 08012	Contact phone (856) 228-7964
5. Bankruptcy trustee Name and address	Andrew Sklar 1200 Laurel Oak Road Suite 102 Voorhees, NJ 08043	Contact phone 856-258-4050

For more information, see page 2 &gt;

Debtor **Judith Negual**

Case number **14-26476-JNP**

<b>6. Bankruptcy clerk's office</b>	401 Market Street Camden, NJ 08102 Additional information may be available at the Court's Web Site: <a href="http://www.njb.uscourts.gov">www.njb.uscourts.gov</a> .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays)  Contact phone 856-361-2300  Date: 11/17/16
<p>Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a>. (800) 676-6856</p>		
<b>7. Meeting of creditors</b>	<b>December 19, 2016 at 10:30 AM</b>	Location:
<p><b>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</b></p> <p>The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.</p> <p><b>Bridge View Building, Suite 102, 800 Cooper Street, Camden, NJ 08101</b></p> <p>All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.</p>		
<b>8. Presumption of abuse</b>	The presumption of abuse does not arise.	
<p>If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.</p>		
<b>9. Deadlines</b>	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>	<b>Filing deadline: 2/17/17</b>
<p>The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p> <p><b>You must file a complaint:</b></p> <ul style="list-style-type: none"><li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li><li>• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).</li></ul> <p><b>You must file a motion:</b></p> <ul style="list-style-type: none"><li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li></ul>		
<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.		<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
<b>10. Proof of claim</b>	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<p>Please do not file a proof of claim unless you receive a notice to do so.</p>		
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Judith Negual  
 Debtor

Case No. 14-26476-JNP  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: 309A

Page 1 of 2  
 Total Noticed: 50

Date Rcvd: Nov 17, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 19, 2016.

db +Judith Negual, 19 South State Street, Vineland, NJ 08360-4818  
 tr +Andrew Sklar, 1200 Laurel Oak Road, Suite 102, Voorhees, NJ 08043-4317  
 514980730 +Attorney General, Hughes Justice Complex, PO Box 080, Trenton, NJ 08625-0080  
 515085425 +Bank of America, c/o KML Law Group P.C., 701 Market Street, Suite 5000,  
 Philadelphia PA 19106-1541  
 515084710 Bank of America, N.A., P.O. Box 660933, Dallas, TX 75266-0933  
 514980731 Bay Area Credit Service LLC, PO Box 5932, Troy, MI 48007-5932  
 514980734 +++CENTER FOR DIAGNOSTIC IMAGING, 1450 E CHESTNUT AVE STE 4C, VINELAND NJ 08361-8469  
 (address filed with court: Center For Diagnostic Imaging, 1550 E Chestnut Ave,  
 Vineland, NJ 08361)  
 514980735 +Christiana Care Hospital, Byl Svc, 301 Lacey Street, West Chester, PA 19382-3727  
 514980740 +Eastern Account System, 75 Glen Rd Ste 110, Sandy Hook, CT 06482-1175  
 514980741 +Eastern Dental of Vineland, Transnatl, 1162 St Georges Av, Avenel, NJ 07001-1263  
 514980744 +Franklin Square, WP&M Real Estate Group LLC, 11433 Cronridge Drive,  
 Owings Mills, MD 21117-2294  
 514980745 +Guardian Protection Services, 174 Thorn Hill Road, Warrendale, PA 15086-7528  
 514980746 +HSBC, PO Box 5203, Carol Stream, IL 60197-5203  
 514980747 Inspira Health Network, PO Box 48274, Newark, NJ 07101-8474  
 514980749 +Kivitz McKeever Lee, PC, 701 Market Street, Philadelphia, PA 19106-1541  
 514980750 Laboratory Corporation of Amer, PO Box 2240, Burlington, NC 27216-2240  
 514980751 +Landis Sewerage Authority, 1776 South Mill Road, Vineland, NJ 08360-6200  
 514980755 NCC Business Services Inc., 245 Main Street, Dickson City, PA 18519-1641  
 514980756 NCO Financial, 20 E Clementon Rd 102 North, Gibbsboro, NJ 08026  
 514980760 +Revenue Collect, Po Box 2103, Mechanicsburg, PA 17055-2103  
 514980758 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
 TRENTON NJ 08646-0245  
 (address filed with court: NJ Division Of Taxation, Bankruptcy Section, PO Box 245,  
 Trenton, NJ 08695-0245)  
 514980761 +Sra Associates, 401 Minnetonka Road, Hi Nella, NJ 08083-2914  
 514980762 State Of New Jersey, Division Of Taxation, CN-190, Trenton, NJ 08650  
 514980765 +Trover Solutions, PO Box 34060, Louisville, KY 40232-4060  
 514980766 +Vineland Medical Associates, Apex Asset Management, 1891 Santa Barbara Dr St,  
 Lancaster, PA 17601-4106

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: jjresq@comcast.net Nov 17 2016 23:16:37 Joseph J. Rogers,  
 Washington Professional Campus, 900 Route 168, Suite I-4, Turnersville, NJ 08012  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Nov 17 2016 23:17:49 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Nov 17 2016 23:17:46 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 515213888 EDI: RESURGENT.COM Nov 17 2016 22:53:00 Ashley Funding Services, LLC its successors and,  
 assigns as assignee of Laboratory, Corporation of America Holdings,  
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
 514980732 EDI: BANKAMER.COM Nov 17 2016 22:53:00 Bk Of Amer, 4161 Piedmont Pkwy,  
 Greensboro, NC 27410  
 515408401 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Nov 17 2016 23:18:22  
 BAYVIEW LOAN SERVICING, LLC, 4425 PONCE DE LEON BLVD, 5TH FLOOR,  
 CORAL GABLES, FLORIDA 33146, BAYVIEW LOAN SERVICING, LLC,  
 4425 PONCE DE LEON BLVD, 5TH FLOOR, CORAL GABLES, FLORIDA 33146-1837  
 515408400 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Nov 17 2016 23:18:22  
 BAYVIEW LOAN SERVICING, LLC, 4425 PONCE DE LEON BLVD, 5TH FLOOR,  
 CORAL GABLES, FLORIDA 33146-1837  
 514980733 +EDI: STFC.COM Nov 17 2016 22:53:00 Cach, Llc, 4340 S Monaco St Unit 2,  
 Denver, CO 80237-3581  
 514980736 EDI: CITICORP.COM Nov 17 2016 22:53:00 Citibank, PO Box 6077,  
 Sioux Falls, SD 57117-6077  
 514980737 +E-mail/Text: equiles@philapark.org Nov 17 2016 23:18:45 City Of Philadelphia,  
 PO Box 41819, Philadelphia, PA 19101-1819  
 514980738 +E-mail/Text: ned-collections\_bankruptcydocuments@comcast.com Nov 17 2016 23:18:29  
 Comcast Cable Communications, 1490 Berlin Road, Woodcrest Shopping Center,  
 Cherry Hill, NJ 08003-3652  
 514980739 +EDI: CCS.COM Nov 17 2016 22:53:00 Credit Coll, Po Box 9136, Needham, MA 02494-9136  
 514980742 +EDI: AMINFOFP.COM Nov 17 2016 22:53:00 First Premier Bank, 601 S Minnesota Ave,  
 Sioux Falls, SD 57104-4868  
 514980748 EDI: IRS.COM Nov 17 2016 22:53:00 Internal Revenue Service, Bankruptcy Department,  
 955 South Springfield Avenue, Springfield, NJ 08071  
 514980754 EDI: LEADINGEDGE.COM Nov 17 2016 22:53:00 Leading Edge Recovery Solutions, PO Box 129,  
 Linden, MI 48451-0129  
 514980757 +E-mail/Text: bankruptcydepartment@tsico.com Nov 17 2016 23:18:40 NCO Financial Systems,  
 PO Box 15630, Dept 99, Wilmington, DE 19850-5630  
 515159788 EDI: PRA.COM Nov 17 2016 22:53:00 Portfolio Recovery Associates, LLC,  
 c/o Amazon.com Store Card, POB 41067, Norfolk VA 23541

District/off: 0312-1

User: admin  
Form ID: 309A

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Total Noticed: 50

Date Rcvd: Nov 17, 2016

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

515220453 EDI: PRA.COM Nov 17 2016 22:53:00 Portfolio Recovery Associates, LLC, c/o Care Credit,  
POB 41067, Norfolk VA 23541  
515178346 EDI: PRA.COM Nov 17 2016 22:53:00 Portfolio Recovery Associates, LLC, c/o The Home Depot,  
POB 41067, Norfolk VA 23541  
515156078 EDI: PRA.COM Nov 17 2016 22:53:00 Portfolio Recovery Associates, LLC,  
c/o Walmart Credit Card, POB 41067, Norfolk VA 23541  
514980759 +EDI: PRA.COM Nov 17 2016 22:53:00 Portfolio Recovery Ass, 120 Corporate Blvd Ste 1,  
Norfolk, VA 23502-4952  
514980763 +EDI: RMSC.COM Nov 17 2016 22:53:00 Synch/amazon, Po Box 965015, Orlando, FL 32896-5015  
514980764 +EDI: RMSC.COM Nov 17 2016 22:53:00 Synch/walmart, Po Box 965024, Orlando, FL 32896-5024  
515031092 EDI: WFFC.COM Nov 17 2016 22:53:00 Wells Fargo Bank, N.A., P.O. Box 19657,  
Irvine, CA 92623-9657  
514980767 +EDI: WFFC.COM Nov 17 2016 22:53:00 Wfds/wds, Po Box 1697, Winterville, NC 28590-1697  
TOTAL: 25

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

515184572\* ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
TRENTON NJ 08646-0245  
(address filed with court: State of New Jersey, Department of Treasury,  
Division of Taxation, PO BOX 245, Trenton NJ 08695-0245)  
515213341\* +The Landis Sewerage Authority, 1776 South Mill Road, Vineland NJ 08360-6200  
514980729 ##+Apex Asset Management, 1891 Santa Barbara Dr St, Lancaster, PA 17601-4106  
514980743 ##Fms Inc., PO Box 707601, Tulsa, OK 74170-7601  
514980752 ##+Law Office Of Ed Overcash LLC, 33 Villa Road, Suite 401, Greenville, SC 29615-3037  
514980753 ##+Law Office Of Joe Pezzuto LLC, 4013 E Broadway Suite A2, Phoenix, AZ 85040-8818  
TOTALS: 0, \* 2, ## 4

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner  
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social  
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required  
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 19, 2016

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on November 17, 2016 at the address(es) listed below:

Andrew Sklar andy@sklarlaw.com,  
NJ43@ecfcbis.com;dolores@sklarlaw.com;sklar@remote7solutions.com  
Celine P. Derkrikorian on behalf of Creditor Bayview Loan Servicing, LLC a Delaware Limited  
Liability Company njecfmail@mwc-law.com  
Celine P. Derkrikorian on behalf of Creditor Bayview Loan Servicing, LLC njecfmail@mwc-law.com  
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,  
summarymail@standingtrustee.com  
Isabel C. Balboa (NA) on behalf of Trustee Isabel C. Balboa ecf@standingtrustee.com  
John R. Morton, Jr. on behalf of Creditor Wells Fargo Bank, N.A., d/b/a Wells Fargo Dealer  
Services; successor by merger to Wells Fargo Dealer Services Inc. f/k/a Wachovia Dealer Services,  
Inc. mortonlaw.bcraig@verizon.net, donnal@mortoncraig.com/mhazlett@mortoncraig.com  
Joseph J. Rogers on behalf of Debtor Judith Negual jjresq@comcast.net, jjresql@comcast.net  
Joshua I. Goldman on behalf of Creditor BANK OF AMERICA, N.A. jgoldman@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Joshua I. Goldman on behalf of Creditor Bayview Loan Servicing, LLC, a Delaware Limited  
Liability Company jgoldman@kmlawgroup.com, bkgroup@kmlawgroup.com

TOTAL: 10